

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	STEPHENS	Group Art Unit:	3692
Serial No.:	09/655,929	Confirmation No.	8518
Date Filed:	September 6, 2000	Examiner:	NGUYEN, NGA B.
For:	METHOD AND SYSTEM FOR DETERMINING, CONTRACTING TO EXCHANGE, AND ACCOUNTING FOR MATCHED SETS OF OFFSETTING CASH FLOWS		

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

In compliance with Rules 1.97 and 1.98, and in fulfillment of the duty of disclosure under Rule 1.56, it is respectfully requested that the references listed on the accompanying enclosed Form PTO/SB/08a be made of record and considered with respect to the above-referenced U.S. patent application. A copy of each foreign reference and non-patent literature document is enclosed.

An explanation of the relevance of these references is that they were cited in a related application.

Applicants reserve the right to establish the patentability of the claimed invention over any of the information provided herewith, and/or to prove that this information may not be prior art, and/or to prove that this information may not be enabling for the teachings purportedly offered.

The filing of this information disclosure statement shall not be construed as a representation that a search has been made, or an admission that the information cited is, or is considered to be, material to patentability, or that the information is analogous to the subject matter of the present invention, or that no other material information exists. Further, the filing of this information disclosure statement shall not be construed as an admission against interest in

any manner. Written notification that the enclosed references have been considered in their entirety by return of a copy of the enclosed form, completed by the Examiner, is respectfully requested.

The fee for filing this Information Disclosure Statement is being paid by credit card. The undersigned representative authorizes the Commissioner to charge any additional fees under 37 C.F.R. 1.16 or 1.17 that may be required, or credit any overpayment, to Deposit Account No. 14-1437, referencing Attorney Docket No.: 8224.002.NPUS00.

In order to facilitate the resolution of any issues or questions presented by this paper, the Examiner may directly contact the undersigned by phone to further the discussion.

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